

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Thomas H Davies, Jr.
 Debtor

Case No. 19-13029-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 49

Date Rcvd: Sep 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2019.

db +Thomas H Davies, Jr., 310 Monaco Lane, Blandon, PA 19510-9485
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14322672 +AR Resources, P.O. Box 1056, Blue Bell, PA 19422-0287
 14322669 American Express, Correspondence, PO Box 981450, El Paso, TX 79998
 14322673 Bayview Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
 14322675 +Bayview Loan Servicing/The BONY Mellon, c/o KML Law Group, PC, 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 14322676 +Berks Center for Digestive Health, 1011 Reed Avenue, Suite 600, Reading, PA 19610-2002
 14322678 +CB Accts, Inc., 124 SW Adams St, Suite 215, Peoria, IL 61602-2321
 14322681 ++CONGRESS COLLECTION, 28552 ORCHARD LAKE RD, STE 200, FARMINGTON HILLS MI 48334-2954
 (address filed with court: Congress Collection Corp., 24901 Northwestern Highway, Suite 300,
 Southfield, MI 48075)
 14322666 CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
 14322677 +Capital One Bank, N.A., 2401 Stanley Gault Pike, Louisville, KY 40223-4175
 14322686 +Ditech Financial LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573
 14322684 Ditech Financial LLC, Attention T120, 2100 E. Elliot Road, Building 94,
 Tempe, AZ 85284-1806
 14322667 +Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
 14322664 +Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
 14322689 +++++HYUNDAI MOTOR FINANCE CO, C/O CENTRAL CREDIT SERVICES LLC, 2070 LITTLE HILLS EXPY,
 SAINT CHARLES MO 63301-3708
 (address filed with court: HYUNDAI MOTOR FINANCE CO, c/o Central Credit Services LLC,
 20 Corporate Hills Drive, Saint Charles, MO 63301)
 14322690 +Keystone Orthopedic Specialist, Apex Asset Mgmt. LLC, PO Box 5407,
 Lancaster, PA 17606-5407
 14322692 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
 14322694 +Midland Credit Management, Inc. as agent, MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14322698 Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 14322699 +Spark Orthodontics, P.C., 5318 Allentown Pike, Temple, PA 19560-1249
 14322700 +St Joseph Medical Center, PO BOX 644168, Pittsburgh, PA 15264-4168
 14331739 +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, 701 Market Street, Suite 5000,
 Philadelphia, PA. 19106-1541
 14322665 +Trans Union, P.O. Box 1000, Chester, PA 19016-1000
 14322705 +West Reading Radiology, 2 Meridian Blvd., 2nd Floor, Wyomissing, PA 19610-3202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Sep 14 2019 07:08:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBCINOTICE1@state.pa.us Sep 14 2019 03:21:14
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 14 2019 03:21:45 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14322670 EDI: AMEREXPR.COM Sep 14 2019 07:08:00 AMERICAN EXPRESS, PO Box 981537,
 El Paso, TX 79998-1537
 14322671 EDI: BECKLEE.COM Sep 14 2019 07:08:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
 14322674 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 14 2019 03:21:45
 Bayview Loan Servicing, 4425 PONCE DE LEON BLVD, Miami, FL 33146-1837
 14322679 +EDI: CHASE.COM Sep 14 2019 07:08:00 Chase Card Services, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14322668 +Fax: 602-659-2196 Sep 14 2019 03:41:10 Chex Systems Inc., ATTN: Customer Relations,
 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
 14322680 +E-mail/PDF: cmabankruptcy@nisource.com Sep 14 2019 03:51:30 Columbia Gas,
 Attn: Bankruptcy Dept, PO Box 2025, Springfield, MA 01102-2025
 14322682 EDI: RCSDELL.COM Sep 14 2019 07:08:00 Dell Financial Services,
 c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708-1585
 14322685 E-mail/Text: bankruptcy.bnc@ditech.com Sep 14 2019 03:20:23 DITECH FINANCIAL LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 14322688 EDI: HY11.COM Sep 14 2019 07:08:00 HYUNDAI MOTOR FINANCE CO, 10550 Talbert Ave,
 Fountain Valley, CA 92708-6031
 14322687 +EDI: HY11.COM Sep 14 2019 07:08:00 Hyundai Capital America DBA, Hyundai Motor Finance,
 PO Box 20809, Fountain Valley, CA 92728-0809
 14322691 E-mail/Text: csdlclientservices@cboflanc.com Sep 14 2019 03:22:09 Lancaster Collections,
 218 W. Orange Street, Lancaster, PA 17603-3746
 14322695 +EDI: MID8.COM Sep 14 2019 07:08:00 Midland Funding LLC, PO Box 13105,
 Roanoke, VA 24031-3105

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 49

Date Rcvd: Sep 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14322702 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 14 2019 03:21:45
The Bank of New York Mellon, Trustee, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1837
14322707 +EDI: WFFC.COM Sep 14 2019 07:08:00 WFFNB/Raymour & Flanigan, CSCL Dispute Team,
MAC N8235-04M, PO Box 14517, Des Moines, IA 50306-3517
14322706 +EDI: WFFC.COM Sep 14 2019 07:08:00 WFFNB/Raymour & Flanigan, PO Box 94498,
Las Vegas, NV 89193-4498
14322703 EDI: WFFC.COM Sep 14 2019 07:08:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines, IA 50306-0438
14322704 +E-mail/Text: Bankruptcies@nragroup.com Sep 14 2019 03:22:24 West Reading Radiology,
c/o National Recovery Agency, 2491 PAXTON ST, Harrisburg, PA 17111-1036
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14322683* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
14322696* ##+Midland Funding, LLC, PO Box 13105, Roanoke, VA 24031-3105
14322693 ##+Malvern Institute, 521 Plymouth Road, Suite 106, Plymouth Meeting, PA 19462-1657
14322697 ##+Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
14322701 ##+Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
TOTALS: 0, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 12, 2019 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Thomas H Davies, Jr. glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axiosfs.com

REBECCA ANN SOLARZ on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2004-24CB), bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Thomas H Davies Jr.**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5307**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-13029-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas H Davies Jr.

9/12/19

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.